

UNITED STATES BANKRUPTCY COURT  
FOR NORTHERN DISTRICT OF ALABAMA  
SOUTHERN DIVISION

JAMIKA PERRY  
SSN: xxx-xx-9933  
Debtor.

) Chapter 13 Proceeding  
)  
) Case 19-00193-DSC-13  
)

**MOTION TO MODIFY PLAN AFTER CONFIRMATION**

COMES NOW, the Debtor, JAMIKA PERRY and moves this Honorable Court to MODIFY her confirmed plan pursuant to 11U.S.C. Section 1329(a) and decrease the total amount paid to nonpriority unsecured creditors to the amount of \$5,372.50. The Debtor shows the following in support of this motion:

**STATEMENT OF FACTS**

- 1) Debtor filed a chapter 13 case on January 15, 2019 and a 341 hearing was held on February 27, 2019. The plan was confirmed on July 3, 2019. The plan was confirmed with payments of \$1,635.00 monthly and nonpriority unsecured creditors receiving approximately 100%.

That the plan was modified on November 7, 2019 to plan payments of \$2,604.00 based on the Trustee's Motion to Modify Plan After Confirmation filed on November 4, 2019.

That the debtor had NO previous Chapter 13 cases filed in the Northern District of Alabama, Southern Division.

- 2) The Debtor can't afford an increase in plan payments to \$2,206.00 per month. That there has been NO substantial change in her income and / or expenditures since the filing of this case.

WHEREFORE, PREMISES CONSIDERED, Debtor respectfully moves this Honorable Court will take jurisdiction of this matter and modify the confirmed plan to a total amount of \$5,372.50 paid to nonpriority unsecured creditors.

Done this 10<sup>th</sup> day of November, 2019.

Respectfully Submitted,

/s/ Michael A. Hensley  
Michael A. Hensley  
Attorney for Debtor

United States Bankruptcy Court  
Northern District of Alabama, Southern Division

IN RE:

Perry, Jamika

Debtor(s)

Case No. 19-00193-TOM-13

Chapter 13

**CERTIFICATE OF SERVICE**

I hereby certify that on November 10, 2019, a copy of Motion to Modify Plan After Confirmation was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

Respectfully submitted,  
**Perry, Jamika**

*/s/ Michael Hensley*

Michael Hensley ASB-2745-L75M  
Michael A. Hensley, Attorney at Law  
PO Box 1639  
Columbiana, AL 35051-1639  
(205) 323-2445 Fax: (205) 251-0425  
hensleylegal@aol.com

Label Matrix for local noticing  
1126-2  
Case 19-00193-DSC13  
NORTHERN DISTRICT OF ALABAMA  
Birmingham  
Sun Nov 10 19:12:57 CST 2019

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Credit Acceptance Corp.  
c/o Spina & Lavelle PC  
One Perimeter Park South  
Suite 400N  
Birmingham, AL 35243-2327

NCEP, LLC, c/o AIS Portfolio Services, LP  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

U. S. Bankruptcy Court  
Robert S. Vance Federal Building  
1800 5th Avenue North  
Birmingham, AL 35203-2111

ALABAMA POWER COMPANY  
ATTN: BARBARA J RICE  
600 NORTH 18TH STREET, BOX 17N-0043  
BIRMINGHAM, AL 35203-2200

Alabama Power Company  
1225 6th Avenue North  
Birmingham, AL 35203-1653

Birmingham Water Works  
PO BOX 830110  
Birmingham, AL 35283-0110

Bridgecrest  
7300 E Hampton Ave  
Mesa, AZ 85209-3324

Bridgecrest  
Attn: Bankruptcy  
7300 E Hampton Ave Ste 100  
Mesa, AZ 85209-3324

(p) CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130-0285

Carvana, LLC  
PO BOX 29018  
PHOENIX, AZ 85038-9018

Charter Spectrum / Brighthouse  
400 Atlantic St Fl 10  
Stamford, CT 06901-3512

Credit Acceptance  
25505 W 12 Mile Rd Ste 3000  
Southfield, MI 48034-8331

Credit Acceptance Corp  
PO Box 513  
Southfield, MI 48037-0513

Dr. Ashley Tamucci  
Alabama Women's Specialists  
2006 Brookwood Med. Plz. Suite 310  
Birmingham, AL 35209-6823

Home Point Financial C  
11511 Luna Rd Ste 300  
Farmers Branch, TX 75234-6451

Home Point Financial Corp  
Attn: Correspondence  
11511 Luna Rd Ste 200  
Dallas, TX 75234-6451

Home Point Financial Corporation  
11511 Luna Road, Suite 300  
Farmers Branch, TX 75234-6451

Royal Furnit  
128 S Main St  
Memphis, TN 38103-3616

Royal Furniture  
Attn: Bankruptcy  
PO Box 3784  
Memphis, TN 38173-0784

Royal Furniture Company, Inc.  
c/o John R Frawley Jr., Atty  
P O Box 101493  
Irondale, AL 35210-6493

Rubin Lublin, LLC  
100 Concourse Pkwy Ste 115  
Birmingham, AL 35244-2905

T Mobile/T-Mobile USA Inc  
by American InfoSource as agent  
PO Box 248848  
Oklahoma City, OK 73124-8848

U.S. Department of Education  
C/O FedLoan Servicing  
P.O. Box 69184  
Harrisburg, PA 17106-9184

Waypoint Resource Grou  
PO Box 8588  
Round Rock, TX 78683-8588

Wells Fargo Auto  
MAC T9017-026  
P O Box 168048  
Irving TX 75016-8048

Wells Fargo Bank N.A., d/b/a Wells Fargo Aut  
PO Box 130000  
Raleigh NC 27605-1000

Wells Fargo Dealer Svc  
PO Box 1697  
Winterville, NC 28590-1697

(p)CHAPTER 13 STANDING TRUSTEE  
ATTN BRADFORD W CARAWAY  
PO BOX 10848  
BIRMINGHAM AL 35202-0848

Jamika Perry  
5380 Summerset Cir  
Bessemer, AL 35022-8399

Michael A Hensley  
Michael A. Hensley, Attorney at Law  
210 West College Street  
# 1639  
Columbiana, AL 35051

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Capital One  
15000 Capital One Dr  
Richmond, VA 23238-1119

Bradford W. Caraway  
Chapter 13 Standing Trustee  
P O Box 10848  
Birmingham, AL 35202-0848

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Home Point Financial Corporation

(d)PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

	End of Label Matrix
Mailable recipients	32
Bypassed recipients	2
Total	34